CLAIMS

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1	1.	A multi-surface towel, comprising:					
2		a first piece of material having an absorbent surface, the first piece of material					
3	formi	ng a first side of the towel;					
4		a second piece of material having a surface suitable for polishing, the second					
5	piece (of material comprising a portion of a second side of the towel; and					
6		a third piece of material having an abrasive surface, the third piece of					
7	mater	material comprising a portion of the second side of the towel contiguous with the					
8	secono	d piece of material.					
1	2.	The multi-surface towel of claim 1, further comprising an opening passing					
2	throug	gh the first side of the towel, the opening contiguous with the second side of					
3	the to	wel.					
1	3.	The multi-surface towel of claim 2, further comprising a reinforcer to support					
2	the op	ening.					
1	4.	The multi-surface towel of claim 3, wherein the reinforcer is a grommet.					
1	5.	The multi-surface towel of claim 2, wherein an attachment means is passed					
2	throug	gh the opening for attaching the towel to an object.					
1	6.	The multi-surface towel of claim 5, wherein the attachment means is a					
2	carabi	ner.					
1	7.	The multi-surface towel of claim 1, wherein the first piece of material is terry					
2	cloth.						

- 1 8. The multi-surface towel of claim 1, wherein the second piece of material is chamois.
- 1 9. The multi-surface towel of claim 1, wherein the third piece of material is a scrubber pad.
- 1 10. A towel, comprising:

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- 2 a first piece of material having an absorbent surface;
 - a second piece of material coupled to the first piece of material, the second piece of material having a surface suitable for polishing; and
- a third piece of material coupled to the first and second piece of material, the third piece of material having an abrasive surface.
- 1 11. The towel of claim 10, wherein the second piece of material and the third 2 piece of material comprise a first side of the towel opposing a second side of the
- 3 towel comprising the first piece of material.
- 1 12. The towel of claim 10, wherein the first piece of material and the third piece 2 of material comprise a first side of the towel opposing a second side of the towel 3 comprising the second piece of material.
- 1 13. The towel of claim 10, wherein the first piece of material and the second piece of material comprise a first side of the towel opposing a second side of the towel comprising the second piece of material.
- 1 14. The towel of claim 10, wherein the first piece of material is terry cloth.
- 1 15. The towel of claim 10, wherein the second piece of material is chamois.

- 1 16. The towel of claim 10, wherein the third piece of material is a scrubber pad.
- 1 17. The towel of claim 10, further comprising an opening extending through the
- 2 towel.
- 1 18. The towel of claim 17, further comprising a reinforcer to support the opening.
- 1 19. The towel of claim 18, wherein the reinforcer is a grommet.
- 1 20. The towel of claim 17, further comprising an attachment means inserted
- 2 through the opening for fastening the towel.
- 1 21. The towel of claim 20, wherein the attachment means is a carabiner.
- 1 22. A multi-functional towel comprising:
- 2 means for absorbing moisture from a surface of an object;
- 3 means for polishing the surface of the object; and
- 4 means for scrubbing the surface of the object.